

Certificate Number: 01267-ILN-CC-003942072

**CERTIFICATE OF COUNSELING**

I CERTIFY that on May 6, 2008, at 1:33 o'clock PMPDT

ClaudioFFemandcz received from

Money Management International, Inc.

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in (he  
Northern District of Illinois, an individual (or group] briefing that complied  
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan waa not prepared If a debt repayment plan was prepared, a copy of  
the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

**Date:** May 6, 2008 **By** /s/Joae Bejarano

Name Joae Bejarano

Title Counaelor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with (he United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).